

#### A view from the Chairman

We are living in very uncertain times, with the overriding topic of money on everyone's lips. The current economic situation that the government and therefore Dublin City Council finds itself in, is having a huge impact on our local environment. To date we have seen waste collection hived off to a private company, with some very mixed results, the reduction in the number of public waste bins on our streets, the deterioration in the state of our footpaths and road surfaces; there seems to be no end in sight to these curtailments of services. The neglect of our public parks and riverside walks is very evident. (However- a word of credit is due- the provision of new children's facilities in some of our local parks is very welcome.) When ever the Committee of your Association meet the Council officials to discuss matters on your behalf the stock answer is "No money available".

We, as individuals are now having to dig deep into our pockets to pay for services. With the "household charge" coming down the track maybe we can hope to see improvements in the finances of the Dublin City Council and hence in our services and amenities.

It is therefore incumbent on all of us, as individuals and as a group, to demand the highest possible standards to ensure a better quality of life for all who live in this community.

John McCarthy

Rathgar Residents' Association, PO Box 9574, Dublin 6 info@rathgarresidentsassociation.ie

#### **Some Notes and Comments**

#### **AGM** of the Association

The AGM of the Association took place on the  $27^{th}$  March. There was a smaller attendance than usual, no doubt due to the remarkable sunny weather . The reports of the various officers were presented and the new committee for the coming year was appointed.

# **Annual Garden Competition.**

For many years the Association has run a competition for best front gardens. The competition encourages Rathgar gardeners to improve their own gardens, so adding to their own pleasure and satisfaction as well as those passing by. The next judging will take place in late June. The Dixon Cup will be presented at the Rathgar Horticultural Society Annual show in early July in Christchurch Hall.

# Formation of a Business Association in Rathgar:

The Association welcomes the recent formation of The Rathgar Business Association and looks forward to working with them on many matters of common interest.

# The LET'S WALK AND TALK programme of city walks

These 'weekly walks' organised by Dublin City Council are simply leisurely walks in the community, <u>not</u> historical walking tours. However from time to time they do incorporate visits to places of historical interest etc. These walks are led by a dedicated team of volunteers from the community and demonstrate how collaboration between the community and Dublin City Council can produce such positive results.

For more information Contact: Phone: 2222233 (9-5pm) /

Email: <u>letswalkandtalk@dublincity.ie</u> **Website:** www.letswalkandtalk.ie

# **Programme May – July 2012**

Sunday 2 pm: A walk in the Phoenix Park, Parkgate St.

Monday: 11am A walk by the Royal Canal: Ashtown, Navan Road

Tuesday 2pm A walk along the Grand Canal: The Barge, Charlemont Street

Wednesday: 2pm A walk in Inchicore: Kilmainham Gaol

Wednesday: 2pm A walk in the city: Kildare P, Kildare St.:Converse in

Spanish

Thursday; 2pm: Sandymount Green: A stroll on Sandymount Strand Friday 11am: Meeting House Sq. Temple bar: Converse 'as Gaelige' Friday 2pm; 2pm A walk in the city: Kildare Pl., Kildare St.:Converse

'en Français'

# Historical Programme: Summer 2012 leader Pat Liddy

#### The following have taken place

#### Harolds Cross-Pre history to proud Suburb

Sunday, 13<sup>th</sup> May at 12 noon. An intriguing history of the area passing by the Poddle River, Kenilworth Square, Mount Jerome Cemetery and a number of other interesting sites before finishing at Harold's Cross Park in time for the Harold's Cross Village Community Festival Family Day

#### **Drimnagh: The Rigid Land**

*Saturday, 26th May at 12 noon.* Part of the **Drimnagh Community Festival**. The tour uncovered Drimnagh's ancient history, concluding with a visit to Drimnagh Castle, one of the most important legacies of its kind in Ireland.

#### Still to come

#### Walking with Bram Stoker & his Count Dracula

Wednesday, 4<sup>th</sup> July at 5pm – Meet at Barnardos Square (beside City Hall), Dame Street, Dublin 2.

2012 is the centenary of the death of Dubliner, Bram Stoker. Expect to hear some chilling extracts from his most famous work, *Dracula*, as Pat Liddy leads you through the streets, courtyards, laneways and hidden steps of the former Medieval Quarter and join us afterwards at St. Patrick's Cathedral for **Gothic Readings and Atmospheric Music.** 

## The Liberties Dublin's earliest tax incentive area!

Wednesday, 18<sup>th</sup> July at 2pm – Meet at St. Patrick's Park, Patrick's Street, Dublin 8.

This walk will take in areas of the Medieval Liberties which in the 17th century evolved into an economic miracle, only to collapse dramatically in the 18th century, plunging the Liberties into near destitution. This event takes place as part of the **Liberties Festival.** 

# The Rathmines Ranelagh and Rathgar Historical Society.

The programme of talks and events for the early part of 2012 were:-

- 26th January **Dunsoghly Castle and the Plunkett Family** By Edward Jordan
- 23rd February **Deirdre Kelly Commemorative Lecture**, William Martin Murphy Patriot and Entrepreneur By Fr. Tom Morrissey
- 29th March **Dublin's Victorian Heritage** by Michael B. Barry
- 26th April **Centenary of Girl Guides** By Gillian Finan
- 31st May A look at Dublin in 1911 By Jim Scannell
- 30th June (Saturday) **Tour of the Royal College of Surgeons in Ireland, St. Stephen's Green** Meet at the entrance on York Street at 2 p.m.

A further series of talks and meetings will commence in the Autumn. Information Rathmineshistoricalsociety@dublin.ie or Rathmines Historical Society, Rathmines College, Dublin 6

# Heritage

Try <u>dublinheritage.ie</u>. This is an interesting site. There is a lot of archival material available in Pearse Street library

# **Rathfarnham Historical Society**

Regular talks on local history. Enquiries: Vera Brannigan, tel: 4931840.

**The Little Museum of Dublin.** This museum is now open at 15 St Stephens Green and is well worth a visit.

**Rathmines, Terenure Library**: Many events of interest are held in your local library.

Some Recent events were:-

**Terenure:** *Memory Lane*: On 14<sup>th</sup> May: Recollections of Dublin from the photographic collections in Dublin City Libraries

**Rathmines**: *Tea, Cakes and Science: Science and Culture in Victorian Dublin.* on 16<sup>th</sup> May: a talk by Enda Leaney. This lecture presented a neglected aspect of Dublin's cultural history, i.e. the popularisation of science among the general public during the Victorian era. Dubliners became, in the words of one observer, 'all agog for science' through highly extravagant exhibitions, scientific displays, and public lectures.

Showing respect for others is the essence of good citizenship

# \*Please Please\*

Following a great number of complaints from residents, the Association appeals to all who walk their dogs in the streets or parks of Rathgar to clean up, if their dog fouls in public areas.

Politely remind others whose dogs foul to do so also.

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# 'On a wall near you'

# **Mary Forrest UCD**

The suburban street is often thought to be harsh for plants. Fluctuating temperatures, a sunny side of the street, a shady corner, indifferent soil conditions, a period of drought followed by a downpour of rain and a parched plant is suddenly submerged in a pool of water. Yet some plants thrive in such conditions and have left the comfort of the garden. In this article some what are called 'garden escapes' are described, these particular 'garden escapes' grow on walls. These plants propagate by seed and once seed of these plants find a crack or crevice in a wall, germinate and in time flower and set seed and the cycle begins again.

The following are noticeable in the older Dublin suburbs.

Red valerian ( $Centranthus\ ruber$ ) is a bushy perennial about 1-2ft tall. While the individual flowers are tiny, they form a conical shaped inflorescence of red, sometimes pink or white flower heads borne in May and June. The leaves are opposite, mid green oval in shape. In full flower they make a wonderful display on the top of an old wall.

Snapdragons or *Antirrhinum* are grown as summer bedding plants. Sometimes they produce viable seed and this seed will germinate in a garden border or nearby on a wall or gutter. These plants have tall stems well furnished with dark green leaves. The flowers which are normally red or occasionally pink are two lipped, the flower appears 'closed' until is opened by a wasp or bee or by a curious child who puts their finger into the flower.

Some plants seek the shelter of the side of a wall and Ivy leaved Toadflax is one such plant. The leaves are vaguely ivy shaped and the word 'muralis' in the scientific name, *Cymbalaria muralis*, indicates that it grows on walls. It too is a perennial plant, but the stems are trailing and together they cascade from the wall. The dark green leaves act as a foil for the lilac coloured flowers which bloom through the summer months.

Some ferns also enjoy these shady conditions, Wall-rue (*Asplenium ruta-muraria*) and Rusty-back (*Ceterach officianrum*). Both ferns are native in this county, unlike the plants mentioned earlier which have been introduced from other countries to Ireland. Wall- rue has deeply divided thick evergreen leaves, not unlike those of the herb rue. Rusty- back develop has pinnate leaves, i.e. a leaf with many tiny leaflets, these leaflets are dark green and stiff to the touch.

The one plant which will grow happily and often becomes rampant on the top or the side of a wall is Ivy, *Hedera helix*. Ivy is evergreen with three or five lobed leaves and dark green leaves. As a young plant it will attach itself to walls by means of aerial roots. The greenish yellow flowers are borne in late autumn and are followed by black fruit. Ivy pollen is an important source of autumn food for bees as they prepare for winter. Ivy is one of those plants where the shape of the leaf changes as the plant matures. With ivy the leaves become diamond shaped and the plant becomes densely branched: a potential debunker for the uninitiated.

# From Links of the past: August 1989

#### Visit to TCD botanical gardens, Dartry

This eventually took place on Wednesday 26<sup>th</sup> July when a small select group was shown around by Dr Steve Waldron. The gardens are still developing after their transplant from Ballsbridge in the early 1970s and along with many interesting plants, there is a peaceful arboretum and a magnificent poppy tree, about 8 feet high, full of the loveliest white blossom-a 'must' for any garden if it didn't require some TLC which only the initiated know how to give. Our thanks are due to Dr Waldron.

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# The underground waterways of Dublin- The Swan river.

In recent times the under ground (culverted ) Swan river acquired a notoriety when a serious backing up of its water flow took place during last October's torrential rains. This once proud local river has long been banished underground and is now reduced to act as a drain. From time to time however, it shows its former might when swollen with flood waters it overflows; decanting those waters through street drains and manholes.

In early times the Swan river which rises just southeast of Kimmage Manor, Templeogue , had its flow augmented through a connection with the Poddle river to provide additional water for houses in Templeogue. Crossing the line of Terenure Road West, it passes north to Hazelbrook Road and onwards to the grounds of the former Carmelite Convent at Mount Tallant Avenue. Since 1938 a culvert has taken it back to join the Poddle at Mount Argus . Before that the river had been arched in, to form the main sewer of the Rathmines township founded in 1847.

When the Rathmines and Pembroke Main Drainage Scheme was undertaken in 1879 the river became known as the Swan Sewer. A four mile length of the river was either piped or culverted and formed one of the main trunk sewers in the city drainage system. The original river had come down to Harold's Cross where it was spanned by Clonbaude Bridge, it went easterly down the front gardens of the houses south of Leinster Road crossed the present Leinster Road West, Grosvenor Place, St Louis Convent before turning left down the western side of Lower Rathmines Road.

The stream flowed under Wynnefield Avenue where there is a public convenience over the river. Swanville Place is named after the stream. Continuing onwards it passed Leinster Square 65 metres from Rathmines Road Lower and reached the front field of St Mary's College. A close look here on the Military Road side reveals an air vent in the wall. The stream then took a right hand turn under the field to cross Lower Rathmines Road, flowed under Richmond Hill, under Mount Pleasant Square, skirted the grounds of what was the Carmelite convent (now a public park with a water feature), Ranelagh Road, crossed Sallymount Avenue and then made its way to the northern boundary of Donnybrook

Hospital . It then crossed Clyde Road at the church, to continue past Landsdowne Road stadium where it entered the Dodder.

In all it travelled 17 kilometers or 10 miles.

Along the way this once noble stream was complemented by minor streams and tributaries

The first of these had its origin in a sizable quarry which straddled St Endas Road, 50 metres off Terenure North and adjacent to Brighton Square South. The stream left the quarry and passed over to the rear gardens of the houses on the western side of the Square. It then proceeded along the back gardens of Brighton Avenue, houses and then crossed over Rathgar Avenue to the north west corner of Kenilworth Square and on to a back lane at the rear of Leinster Road West. Going down the lane 170 metres it joins the main stream near the junction of Leinster Road West.

**The second** commenced at Harold's Cross bridge flowed along the northern boundar6y of Cathal Brugha barracks, along the back gardens of Grove Park south side on to Blackberry Lane crossing lower Rathmines Road to flow behind the Catholic Church into Bessborough Parade and Mount Pleasant Avenue Lower and joining its parent there.

A third minor stream which joins the Swan river at the junction of Leeson P ark and Chelmsfort Road had its source near Garville Road on Rathgar Road. From here it made its way across York Road across upper Rathmines Road under Church Gardens, Cambridge Road and across the middle of Belgrave Square. Then it passed to the south side of Charleston Road under Ranelagh near the Triangle before encountering the Swan at Leeson Park.

For further reading on the Swan River and indeed on all the rivers of Dublin both underground and over ground *The Rivers of Dublin by Clair L Sweeney* is recommended. It is available for borrowing in Rathmines library and most other city libraries.

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The Association continues to work with the residents of Templemore Avenue seeking a solution which would ease a serious parking problems on their Road.

The Association is working also, with a group formed after the floods of last October. This group is seeking to expedite work promised by DCC to find short and long term solutions for those households affected by flooding in the area. Anyone affected by flooding can contact Colette at RathminesRathgar [swanfloodingactiongroup@gmail.com]

#### **Balsam and Teasel**

by Mark Mc Dowell

This truly is a wonderful time for walking on the banks of the fascinating River Dodder. The sheer quantity of the plant growth is quite staggering. The Umbellifer or Carrot family which includes all the hog weeds and cow parsleys are rising high, the various docks and sorrels are burgeoning. Giant Butterbur and one of my special favourites Burdock, the one that supposedly inspired Swiss electrical engineer George de Mestral the inventor of Velcro, are stretching outward and upward. There seems to be more of the fabulous Comfrey about this year than I remember previously. I even came across the comparatively scarce White Dead Nettle (*Lamium album*) the other day struggling beneath the shade of the wretched Himalayan Balsam (*Impatiens glandulifera*).

This Balsam is a horror and is a real threat to the magnificent mix of plants we have at the moment. It can create a carpet effect which simply shades out almost everything else. It is well established on the Dodder and where there are 1000 plants this year there can be 100,000 next year! It pulls up easily so do it now before the flowers and seed heads form! It's worth a look at the images of this plant on the computer to see a possible future of our Dodder walks. To paraphrase Cato the Elder, Impatiens delenda est!

I got instantly distracted when I started mentally walking the Dodder, I intended to write about the intriguing Teasel (*Dipsacus fullonum*) plant. The first time I noticed it, about fifteen years ago in the unique Irishtown Nature Park, I thought it must be an introduction so striking was its appearance.

Teasel is, I think, one of our most beautiful and interesting native flowers. It can grow over 2 meters tall and has an interesting industrial past. The brush-like, golf-ball sized (though oval) seed head has gentle spikes and was widely used by weavers for "raising the nap", (putting that fuzzy finish) on wool and other material.

Teasel also has a touch of the macabre; it has carnivorous tendencies. The leaves on teasel grow upward and hold water where they are joined to the stem. Quite a few small insects meet their ends in these pools and research has established a relationship between the amount of insects "caught" in the pools and the development of seeds, a 30% increase in seed production when insects were added to the trapped water. Clever Teasel! Teasel is an excellent wildlife plant despite being an insect ingester. The seed heads hold many seeds through the winter and are a favourite of the Goldfinch, our own little bird of paradise, though it would take quite a few of them to make a decent hat, I'm joking of course, it only takes one strategically positioned on a fascinator, er.. where was I... oh yes...

So, look up teasel and keep an eye out for it this summer. When the seed heads develop shake a few out and plant them in the garden, they'll grow happily in most places. It takes 2 years to form the seed head, the first year it only has its spiky stem and long leaves but the finished product is worth waiting for.

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# **Environment**

It's that time of the year to look forward to a warm weather and plenty of sunshine. Our hopes were high with the good spell early in spring but then were dashed by the long spell of cold damp weather.

At the end of March the Association had a meeting with Dublin City Council. It had waited a long time for this meeting. Present were Michael O Neill, South East Area manager, Frank Lambe, Assistant Area Manager, Sally Reddington, Traffic Division, Michael Noonan, Senior Executive Parks Superintendent. Also attending were Kevin Humphries TD,Cllr Edie Wynn, Cllr Dermot Lacey, Cllr Jim Callaghan, Cllr Mannix Flynn and Eoghan Murphy's secretary.

Items discussed included Rathgar traffic, clutter on footpaths, lack of planning enforcement /compliance in Rathgar, the condition of Orwell Park & Dodder Park, waste management, dog fouling, safety for cyclists and pedestrians in the village, graffiti and the continuing concerns of those affected by recent flooding.

#### **Rathgar Traffic:**

We are still campaigning for pedestrian lights from "The 108 Pub "to "The Deli" This crossing has been assessed by the traffic department and it is recommended that lights would be of benefit but it is low priority compared to other junctions on the list. We have requested that a new public light be erected in the village as the present one (on the traffic island) is dilapidated and is an eye sore in our village

#### **Clutter on Footpaths:**

Many shops in recent times have placed advertising boards outside their business. As well outdoor seating areas have been put in place. DCC permission is required for seating outside but advertising boards are overlooked unless causing an obstruction. D.C.C. will look into removing the council's own obsolete and unnecessary signage.

#### Orwell Park & Dodder Park:

The state of the Dodder following the flooding of Oct 24<sup>th</sup> last is a disgrace. There is need for a general clean up. D.C. C. limits the extent of their clean up. There are no resources to clean plastic hanging from branches over the river. Dublin Institute of Technology organised a cleanup in conjunction with D.C.C. in the middle of March and covered the Milltown to Clonskeagh area. Cllr Dermot Lacey suggested a cleanup day for the Dodder be organised. A clean up day on Good Friday was organised by An Taisce as part of National Spring Clean Week. More days like this need to be planned.

#### **Waste Management:**

At present a great number of bins are left on footpaths for long periods without being emptied. DCC expressed a reluctance to comment. In future bins will be on footpaths on different days because of operators differing collecting cycle.

( Operators in the Dublin city area are Panda, Oxigen, Key Waste, Greyhound, Access Waste and Ozo. Shop around and look for the best cost and service!)

## **Graffiti:**

There is a dedicated unit of gardai under Kevin O'Sullivan which deals with criminal damage including graffiti. A number of people have recently been prosecuted. D.C.C. will remove from public property and with the owner's **permission from private property.** 

#### Dog fouling:

We were very surprised to learn that the special bins for dog dirt are being removed as D.C.C. are no longer emptying them. A number of normal street bins have also been removed as household waste was deposited in them.

<u>Trees in Herzog Park:</u> Some trees are to be removed as they are endangering the wall adjoining Stratford school. Michael Noonan (Parks) agreed to meet with us on planting other trees in appropriate places in the park.

# **Computers!** No knowledge but would like to learn?

For the 3<sup>rd</sup> year running Rathgar Residents Association has joined with transition year students from Stratford College to show you the skills of computer and internet usage. It is one to one tuition which allows you to learn at your own pace. No prior knowledge is

required. It is a learning experience for you and your fellow "students" from your community, so sign up now. Don't lose out, no fee required.

Commencing Friday 12<sup>th</sup> October 1:30 to 3pm to 16<sup>th</sup> Nov. weekly classes, (6 classes) Contact: Orla Devane Mobile: **0872414946** or Home: **4972267.** email:

devane@iol.ie

#### **Garden competition:**

Our judges will be out viewing for our winner this year, so with a little bit of work and enjoyment you may be our lucky winner!

#### Home security:

I wish to mention once again the importance of keeping our homes safe and secure at all times.

Don't leave doors and windows open. This leaves it easy for a thief to enter and help themselves.

Never do business with a person calling unannounced to the door and don't do business with any company advertising only a mobile number.

Holiday time: If away and the house is vacant, get a neighbour to park in your driveway

Cancel all deliveries and get someone to empty your post box if it is an outdoor one.

Orla Devane

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# Planning Report June 2012

Reflecting the on-going slump in the property market and the low level of real estate changing hands, activity on the planning front in our immediate area continues to run at a low level,. The main focus of attention on the planning front in recent times has moved somewhat westward on one front and eastward on another.

# Terenure, the Aldi proposal

In Terenure, the Aldi proposal for another of its substantial car based supermarkets directly opposite the church on Terenure Road East continues to generate many kilos of print material. A request by An Bord Pleanala for a substantial redesign and downsizing of the proposal was met with a revised proposal which is currently under consideration by the Bord. A decision is expected in the late summer.

# Terenure, the Lidl proposal

On the other side of the same church, on the site of the former Independent News and Media premises, Lidl is proposing a similar development. This is currently with the Local Authority and the Association has lodged an objection.

Both developments would have serious knock-on effects on our area and are not in the realms of either sustainable or proper planning and development.

#### Clonskeagh House

On the eastern front the Association is supporting objectors following the decision of Dublin City Council to grant permission for a wholly inappropriate and unsustainable development on the site of O'Sheas Pub and adjoining car park in Clonskeagh. The granting of this development not only shows again that Dublin City Council has no regard for its own current development plan (as it did so disregard the provisions of the previous one also) and would have widespread repercussions in respect of building on floodplains and preserving open space amenity for areas all over the city.

## Lack of planning enforcement

The Association has continued to complain about the total lack of planning enforcement all over the area stretching from Grosvenor Road on the north eastern side to Orwell Road on the south western. Representations were even made in person at a formal meeting with officials of the south eastern area of Dublin City Council and a list of non-compliant properties was advised in writing as requested following on from this meeting. And now in the summer of 2012, and many years waiting, we have yet to see any results on the ground.

Philip O'Reilly, Planning Officer

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# Hooked! Why we won't give up our credit cards.

by Simon Moynihan of bonkers.ie

It's all go-go-go in UK credit card market where just about everything is available to just about anyone that wants it. You can get 0% balance transfers for nearly two years and interest free purchases for a year and a half. You can get an APR of less than 7% if your credit is squeaky clean. And if your credit is dreadful, you can still get a card from companies with funny names like Vanquis, Granite and Aqua. Sure, these are bad cards for people with bad credit, and you could pay 40% interest, but you can still have a credit card.

That certainly isn't the case in Ireland. We all know that things aren't the way they used to be, but to say things are quiet in the Irish credit card market would be a massive understatement. The last time anything noticeable happened was around seven months ago when AIB increased interest rates on all their cards. At the same time, EBS stopped issuing cards altogether and in August last year Tesco shortened their balance transfer offer from ten months to six. And that's pretty much it. A year's worth of activity in the Irish credit card market and none of it was any good for Irish punters. Even the best rate in Ireland is double that of the UK.

You can practically hear the wind whistling as the tumbleweed rolls by!

With so little going on, it's hard not to conclude that credit card issuers in Ireland just aren't interested in new business. And we all know it, so we're grimly hanging on to the credit cards we already have.

Back in January 2009, some banks were a little late to notice that the party was over. That month we peaked with highest number of personal credit cards ever at 2,224,000. A phenomenal number when you consider that we have population of just over four million people. At the same time our personal credit card debt was just shy of  $\leq$ 3 billion.

With years of recession, emigration and unemployment you'd expect the number of credit cards out there to have fallen off massively, but that's not the case at all. Sure, the numbers are falling, but very slowly. At the last count, we still had 1,959,000 credit cards in our wallets and purses. A fall of just 12% from the peak.

With incomes taking a beating, you'd expect individual credit card debt to have gone up drastically too. But that hasn't been the case either. There's been hardly any change in what we owe on our cards. Back in January 2009 we were carrying a balance of €1,325 per personal card. Now we owe €1,274, so we'e actually paying them down – albeit very slowly. But even that doesn't tell the whole story. Over the last three years, the total amount of outstanding credit card debt has gone from almost €3 billion to just under €2.5 billion.\*

So the cards that were retired were paid off in full and we're not adding debt to the ones that are still out there. This is amazing stuff. Here we are in the middle of the biggest recession in living memory, we're being squeezed from all sides and we're still not adding to our collective credit card debt.

Most Irish people are careful and thrifty by nature. Sure we've had our moments of madness, but it looks like we're back to our old selves again. A credit card with credit available is like an emergency personal loan that's ready whenever the unexpected happens. We know this, so we're protecting the credit lines we already have... just in case.

Personal finance gurus tell us that we should get rid of our credit cards, they're bad news, too easy to use and the interest rates are too high - but we're having none of it. We've all heard that it's hard to get a loan nowadays, but have you ever wondered how hard it actually is? Well this might give you some idea. The amount of money loaned out to Irish punters for consumption (not houses) peaked in January 2009 at €29 billion. That number has dropped every month since then. There is now less than €16 billion worth of consumer credit out there. A fall of 45% in three years. It sure looks like loans are being paid off but new ones are not taking their place. It means what we've all suspected. You just can't get a loan - so we'll be hanging on to our credit cards for now thank you very much.

\*In January 2009, outstanding Irish personal credit card debt stood at €2.946 billion. The most recent figures available from the Central Bank are for March 2012 when credit card debt stood at €2.496 billion.

# **Dublin City Councillors—Rathmines/Pembroke**

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